

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

In re application of: Cross, et al.

Serial No.: Unassigned                      Group Art Unit: Unassigned

Filed: March 24, 2004                      Examiner: Unassigned

For: METHOD AND SYSTEM FOR REAL-TIME TRANSACTIONAL  
INFORMATION PROCESSING

Atty Dkt. No.: 86,624-009

Commissioner for Patents  
P.O. Box 1450  
Alexandria, Virginia 22313-1450

**INFORMATION DISCLOSURE STATEMENT UNDER 37 C.F.R. §1.97**

Dear Sir:

Applicant submits this Information Disclosure Statement in accordance with the duty of disclosure under 37 C.F.R. §1.56 and §1.97-1.98 C.F.R. §1.56 and §1.97-1.98. Enclosed herewith is the List of Patents for Applicant's Information Disclosure Statement (PTO-1449).

Inasmuch as each of the references listed on attached Form PTO-1449 is in English, no further commentary by Applicant is believed necessary, 37 C.F.R. §1.98(a)(3). Applicant respectfully solicits the Examiner's consideration of the cited references and entry thereof into the record of this application.

Applicant, by submitting this Information Disclosure Statement, is attempting to fully comply with the duty of candor and good faith mandated by 37 C.F.R. §1.56. As such, this Information Disclosure Statement is not intended to constitute an admission that any of the enclosed references, or other information referred to therein, is otherwise "material to patentability," as that term is defined in that section.

Respectfully submitted,



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Dated: March 24, 2004

<b>INFORMATION DISCLOSURE CITATION</b> <i>(Use several sheets if necessary)</i>	Docket Number (Optional) <b>86,624-009</b>	Application Number
	Applicant(s) <b>Cross, et al.</b>	
	Filing Date <b>03/24/04</b>	Group Art Unit <b>Unassigned</b>

**U.S. PATENT DOCUMENTS**

*EXAMINER INITIAL	REF	DOCUMENT NUMBER	DATE	NAME	CLASS	SUBCLASS	FILING DATE IF APPROPRIATE
		US-6,260,024 B1	07-2001	Shkedy	705/37		
		US-6,167,378	12-2000	Webber, Jr.	705/8		
		US-6,332,135 B1	12-2001	Conklin, et al.	705/80		

**FOREIGN PATENT DOCUMENTS**

	REF	DOCUMENT NUMBER	DATE	COUNTRY	CLASS	SUBCLASS	Translation	
							YES	NO

**OTHER DOCUMENTS** *(Including Author, Title, Date, Pertinent Pages, Etc.)*


EXAMINER	DATE CONSIDERED
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EXAMINER: Initial if citation considered, whether or not citation is in conformance with MPEP Section 609; Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.